



Information Partners Can Use on:

DRUG PLAN ENROLLMENT DEADLINE

New Medicare Prescription Drug Coverage

As of May 8, 2006

What is the deadline for enrolling in a Medicare drug plan on May 15?

Plans must accept enrollments received through midnight on May 15, 2006 local time, based on the beneficiary's place of residence. Receipt dates that apply for different means of enrollment are as follows for 2006:

- All enrollment applications sent by mail must be postmarked by May 15.
- All enrollment applications started by a broker or agent must be received on May 15.
- All telephone or TTY enrollment applications must be received by midnight on May 15 based on the beneficiary's local time.
- All online enrollments either on www.Medicare.gov or on a plan's website must be submitted and completed by May 15. (This is true regardless of when a plan retrieves or downloads the application.)

CMS is ready to respond to case-by-case requests received after these times, where there are unforeseen delays or problems.

What if the enrollment request is incomplete?

If an application inadvertently contains incomplete or incorrect information but is received by May 15, the plan must start processing the application and immediately contact the beneficiary to obtain the missing or incorrect information to ensure the beneficiary is enrolled.

What if a person calls 1-800-MEDICARE, but is still waiting to speak to a customer service representative after midnight local time?

If there are lengthy wait times, CMS will let the plans know so that they can continue to accept enrollments received after midnight on May 15. They will process all enrollments received until CMS has cleared its backlog and ensure that these enrollments are effective June 1.

What if a person experiences lengthy wait times or a busy signal at the plan's toll-free number?

They should attempt to enroll through the plan's website, if this option is available, or they can visit www.medicare.gov, or contact 1-800-MEDICARE to enroll in that particular plan. The beneficiary should also report the delay to 1-800-MEDICARE so that they are aware of the problem and can investigate further.

How late can people in Alaska and Hawaii enroll in a plan via the telephone or a plan's website?

Beneficiaries have until midnight local time to enroll, either directly with the plan, if this option is available, or through www.medicare.gov or 1-800-MEDICARE.

What if a beneficiary hangs up after waiting for 30 minutes on 1-800-MEDICARE?

The beneficiary should call back, even after midnight on May 15, and explain the situation to the customer service representative. CMS will track beneficiaries who experience lengthy wait times and/or hang up after such wait times and allow the beneficiary to complete his/her enrollment, even after the May 15 deadline.

Do people in Medicare Advantage (MA) plans have a different deadline?

The Medicare Advantage Open Enrollment Period continues through June 30, 2006. Beneficiaries can enroll into or disenroll from an MA plan through June 30, 2006, but they **cannot** add or drop Medicare prescription drug coverage after May 15, 2006.

The table below outlines the options available to beneficiaries between May 15 – June 30, 2006:

Beneficiary Options Between May 15 – June 30, 2006

If current coverage is:	Beneficiary can join:	Beneficiary CANNOT join:
Medicare Advantage with prescription drug coverage (MA-PD)	MA-PD <u>or</u> Original Medicare + PDP	MA-only <u>or</u> Original Medicare only
Medicare Advantage with no prescription drug coverage (MA-only)	MA-only <u>or</u> Original Medicare only	MA-PD <u>or</u> Original Medicare + PDP
Original Medicare and a prescription drug plan (PDP)	MA-PD	MA-only <u>or</u> A different PDP to use with Original Medicare
Original Medicare only	MA-only	MAPD <u>or</u> Original Medicare + PDP

Can a beneficiary join a Medicare drug plan after May 15, 2006?

After May 15, beneficiaries who were eligible for Medicare as of January 1, 2006 or earlier cannot join a Medicare drug plan until the next open enrollment period (November 15 – December 31, 2006).

People who become eligible for Medicare on or after February 1, 2006 can join a Medicare drug plan any time during the 7-month period surrounding their Medicare eligibility. This period includes the 3 months before an individual becomes eligible, the month the person becomes eligible, and the 3 months after the month of eligibility.